

FIG. 1

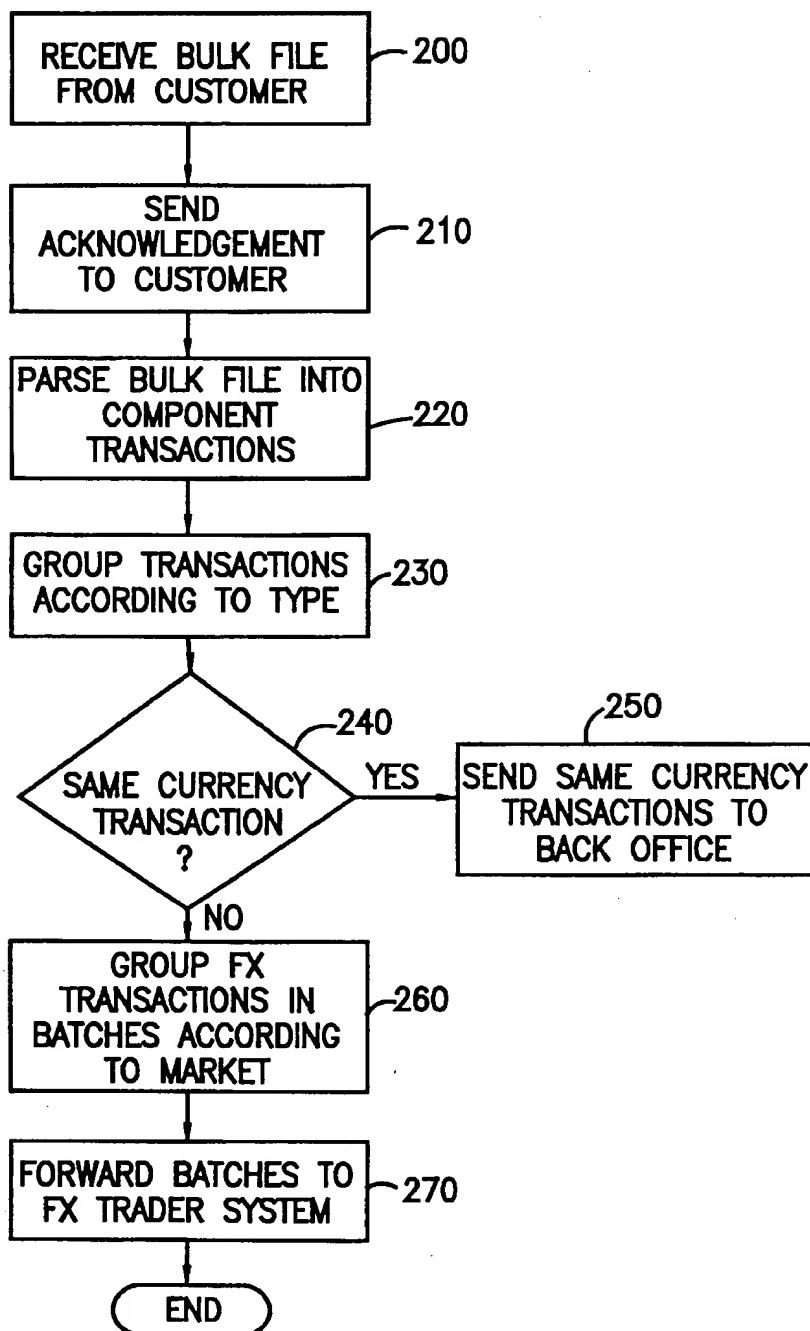


FIG. 2

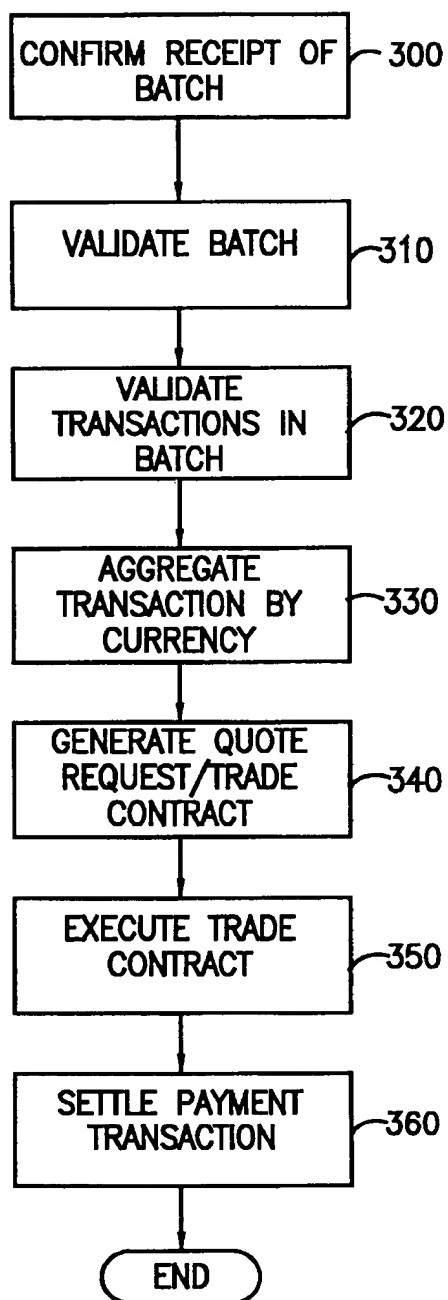


FIG. 3



Payment Aggregation Example

| PAYSOURCE TRANSACTIONS | Acct. No. | Aggregate to | Chase Trader Transactions |
|---------------------------|-----------|--------------|---------------------------|
| 200 PAY 10 GBP TO PARTY A | A123 | | 1 Trade for 30 GBP 214 |
| 202 PAY 10 DEM TO PARTY A | A123 | | 1 Trade for 10 GBP 216 |
| 204 PAY 10 GBP TO PARTY B | A123 | | 1 Trade for 20 DEM 218 |
| 206 PAY 10 GBP TO PARTY C | A123 | | 1 Trade for 10 DEM 220 |
| 208 PAY 10 DEM TO PARTY C | A123 | | 4 Payments to Party A |
| 210 PAY 10 GBP TO PARTY A | B456 | | 1 Payment to Party B |
| 212 PAY 10 DEM TO PARTY A | B456 | | 2 Payments to Party C |

FIG. 4